RESEARCH HIGHLIGHTS

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HOUSING OPTIONS FOR WOMEN LIVING ALONE IN RURAL AREAS

Introduction

Women living alone in rural areas[1] may not have access to housing that fully meets their needs. Typically, housing choices in rural areas are limited to large dwellings on large acreages. While this type of housing may be entirely appropriate for family households, it may not be suitable for single-person households. In particular, it may not be suitable for female single-person households, many of whom face unique challenges living in rural areas. This research explored these challenges and specifically posed the following questions: What are the unique housing requirements of women living alone in rural areas? Does the housing supply meet these needs? If not, what housing options would more fully meet these needs and what changes would be required to planning practices and land use regulations to allow these options to emerge in rural areas?

Methodology

The research questions were explored by studying a small area in rural British Columbia known as the Boundary. The Boundary is a geographical area contained within the Regional District of Kootenay Boundary in the south east of the province. It contains a population of approximately 12,400 in an area of 6,800 square kilometers. The Boundary includes the cities of Grand Forks (1996 population - 3,994) and Greenwood (784), the village of Midway (686) and the surrounding rural areas (6,934).

In the 1996 census, there was a total of 5,060 households in the Boundary. Of these, 1,260 or 25 percent were single-person households and 565 of these were female single-person households. The majority of female single-person households lived within the three municipalities (345 out of 565). The remaining 220 lived in the rural areas. This represents 8 percent of the total number of households in the rural area. In other words, 1 out of every 12 households in the rural area was comprised of a woman living alone.

Data for the study was collected from two sources. Primary data was collected from a convenience sample of 50 women living alone in the rural areas of the Boundary. Additional data was collected by reviewing the results from the survey with key informants in the West Kootenay area of the province, an area immediately to the east of the Boundary.

The original research methodology also called for a second survey or series of focus group meetings with women living "in town". The assumption was that there were women "in town" who would prefer to live rurally but were unable to do so for a variety of reasons. However, the meetings drew insufficient response from the community to draw any conclusions about the number of women who would prefer to live rurally if there were more housing choices available. Some anecdotal information is presented in the report to suggest some of the reasons women hesitate to live rurally.

[1] Rural areas are defined to be those areas surrounding incorporated municipalities in predominantly rural regions. A *predominantly rural region* is defined by the Organization for Economic Co-operation and Development (OECD) as an area that has more than 50 percent of its population living in rural communities. A *rural community* is an area with a population density of less than 150 people per square kilometer.

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Findings

Given the difficulty of identifying which households in the Boundary consisted of women living alone, it was not possible to send surveys to a random sample of the target population. Consequently, the research findings are presented in the context of a case study and no conclusions are drawn about the total population of women living alone. However, the research does provide a place to start in terms of identifying issues of importance to women living alone in rural areas and reminds policy makers and planners of the need to consider the impact of their policies on all household types.

Results from Survey and Key Informant Interviews

Aging Population: Nearly 80 percent of the survey respondents were mid-life or older (i.e. 50 years old or older.) The majority thought they would be able to remain in their homes as they aged although they agreed it would be easier to remain there if a second dwelling were allowed on their land, either to give them more income or for physical help with maintenance and other chores.

Affordability: A high percentage of women had affordability problems in that they paid more than 30 percent of their income for shelter[2]. Approximately 67 percent of respondents paid more than this amount and nearly 25 percent spent more than one-half of their income on shelter. This seemed to be a result of low incomes rather than high shelter costs as over 60 percent had annual incomes below $20,000 and approximately one-half of these had incomes under $10,000. This is an alarming situation as it reveals the poverty conditions many rural women living alone are facing.

Suitability: Many women were "overhoused" in terms of national occupancy standards (i.e. number of people per bedroom), but they did not feel their homes were too large for them. However, many did feel their property was too large with the majority preferring to live on parcels that are five acres or less in size.

Housing Condition: Approximately one-third of women surveyed indicated their homes were in fair or poor condition.

Help With Maintenance: Home and property maintenance was a large issue for many women. Many listed maintenance as the thing they liked least about their home and property and the majority of them wanted support with maintenance work.

Rural Quality of Life: Respondents overwhelmingly rated peace and quiet, nature and gardening as important characteristics in their choice of a home.

Companionship and Support: The majority of women wanted to live close to friends and family and be within walking distance of neighbours. Most indicated that they had strong support networks of family and friends.

Transportation/Location: The majority preferred to live close to "town" (i.e. within ten kilometers). As there is no regular public transportation system in the Boundary area, people living rurally need access to private transportation.

Communication Infrastructure: There is no cell phone service or high speed Internet in most of the rural areas in the Boundary. Despite this, the majority of respondents indicated that access to the Internet was important.

Housing Options and Preferences Identified in the Survey

Most women surveyed preferred to live alone although a majority was interested in some form of higher density rural housing such as adding second dwellings on their property or sharing land with others but still having their own self-contained dwelling. Housing preferences seemed to be related to size of property with women living on large parcels of land (more than five acres in size) preferring to add a garden suite, a second dwelling or share land with others. Housing preferences could also be dependent upon age and income but it was not possible to draw any strong conclusions from the survey data. In regard to tenure choice, by far the majority of women surveyed preferred to own their homes rather than rent.

[2] *CMHC has established the national affordability standard that shelter costs, including rent or mortgage payments, property taxes, electricity, fuel and water, should not be greater than 30 percent of before-tax income.*

Planning Practices and Land Use Regulations

Rural development in the Boundary is controlled by several pieces of legislation at both the provincial and local level. Land within the region designated as part of the Provincial Government Agricultural Land Reserve is restricted to agricultural use and cannot be subdivided. In most of the Boundary, land use is also controlled by official community plans and zoning by-laws. In these areas, residential development is limited to one dwelling per lot, even in areas where the minimum lot size is 25 acres. Limiting residential development to one dwelling per lot restricts the variety of housing options that can be offered. Rural co-ops, co-housing, intentional communities, garden suites/granny flats or a second dwelling for another family to help with farm or rural chores or even for an aging family member are not allowed. Nearly one-third of the women surveyed indicated that existing regulations would prevent them from making the changes to their property that could make it easier or more desirable for them to remain there.

Rural development policies in the Boundary seem more restrictive than those in the West Kootenays - the area immediately to the east. In much of the rural areas of the West Kootenays, land use is unregulated. Any number of dwellings on one lot are allowed, subject only to provincial regulations regarding sewage disposal and road access[3]. In areas of the West Kootenays where there are zoning by-laws, the regulations allow greater density of housing than in regulated areas in the Boundary. Minimum lot sizes are smaller, generally five acres compared to twenty-five acres in most rural areas in the Boundary. Also, there are provisions allowing for a greater number of dwellings on lots that exceed the minimum lot size. Provisions such as these have allowed a greater variety of housing options to develop in the West Kootenays. It is not unusual for a group of people to own rural land as tenants in common and have their own separate dwellings.

Conclusions

As this study was based on a convenience sample of a specific geographical area of the country, no conclusions can be drawn about the wider population of women living alone in rural areas in Canada. However, based on the sample of women surveyed in the Boundary, it does seem clear that the housing supply in this rural area is not meeting their needs.

The main issues emerging from the study included issues of affordability due to low income; unsuitability of the existing housing supply; and issues around home and property maintenance. In terms of housing options that would better address the housing needs of women living alone, the majority of women were interested in sharing land and sharing maintenance chores. While the majority of respondents preferred to live in their own private dwelling, there was considerable interest expressed in housing options that would allow a higher density of housing on rural lots. Most women in the study preferred smaller lot sizes (five acres or less) and wanted to have more housing choices in the rural area. If women living alone are going to have their housing requirements fully met in rural areas in the Boundary, planning policies and land use regulations need to be revised to include their interests.

[3] *The only exception is for land included in the Agricultural Land Reserve which is limited to agricultural use and dwellings "necessary to farm use".*

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